Cent Capital

Building the financial system the 99% deserves.

www.cent.capital

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Chapters

1 . The Problem & Mission

- The Human Crisis of Financial Inequality
- Our Mission & Why Now

2. The Opportunity

- The AI-Powered Financial Co-Pilot
- Proof of Demand (B2B + B2C)
- The $5.7B Market

3. Business Model & GTM

- User-Centric Model ($1 Sub + Affiliate)
- Escaping the CAC Trap (Trust > CAC)
- From Beachheads to Platforms (Phased GTM)

4. Competitive Edge

- Premium Guidance at $1 → No Competitor
- Defensible Moats That Scale
- Long-Term Vision: From App → Infrastructure

5. Traction & Team

- Profitable Growth, By Design (Financials + Ask)
- The Team

Thank You

The Human Crisis of Financial Inequality

The global financial system has left billions in persistent financial anxiety. This isn't just a market gap—it's a crisis of human well-being demanding urgent action.

2B+

Systemic Exclusion

People locked out of essential wealth creation and financial security tools

73%

The Trust Deficit

Millennials distrust legacy banks, with 68% abandoning predatory "free" apps

Our **Mission**

Build financial infrastructure that breaks generational chains and empowers economic inclusion for all

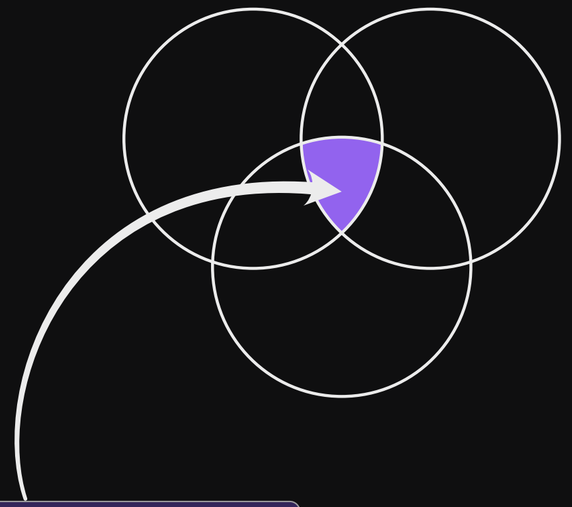
SUSTAINABLE DEVELOPMENT GOALS

UN SDG 1
No Poverty

UN SDG 10
Reduced Inequalities

UN SDG 3
Good Health & Wellbeing

The Inflection Point: Why Now?



AI Breakthroughs

Personalized financial guidance at scale, <$1 cost.

Shifting Demographics

$70T wealth transfer + distrust in banks.

Regulatory Tailwinds

Tech-first, education-led models win approval.

Old models can’t scale. **Ours is built for the future.**

The AI-Powered **Financial Co-Pilot**

Connect Everything

One-tap linking → All accounts synced in <60 sec.

Outcome: 360° real-time financial view.

Activate AI Co-Pilot

AI spots trends, flags hidden fees/fraud, nudges smart moves.

Outcome: Personalized, proactive guidance.

Achieve Clarity

Top 3 data-backed actions for financial health.

Outcome: Confidence + control in decision-making.

The Enabler - “Education, Not Advice” → Globally scalable, compliant, affordable.

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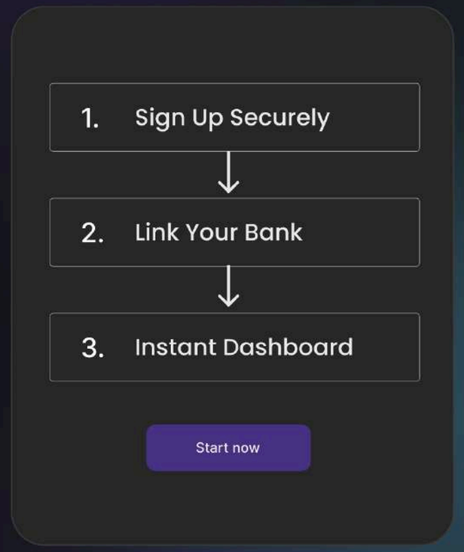
Set Up. Sync Up. Stress Free.



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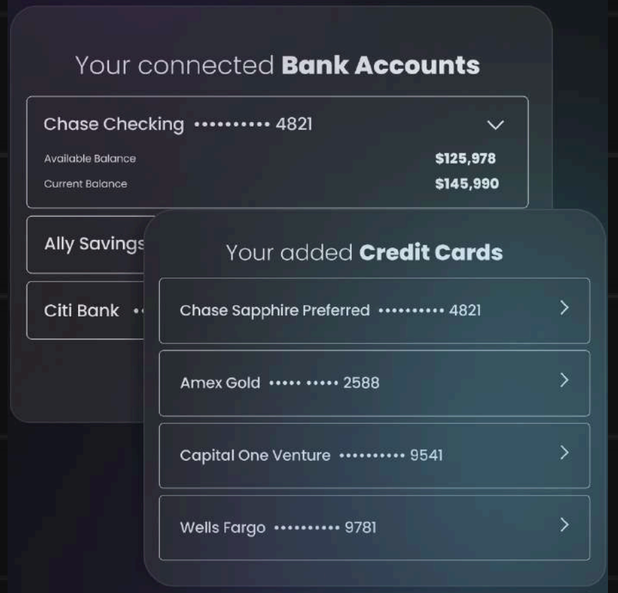
One Tap. Every Account. Zero Mess.



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A.I. That Spots What You Miss.

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User-Centric Model: Trust → Scale → Profit

Subscription Layer
Access & Trust

$1/month subscription builds trust.

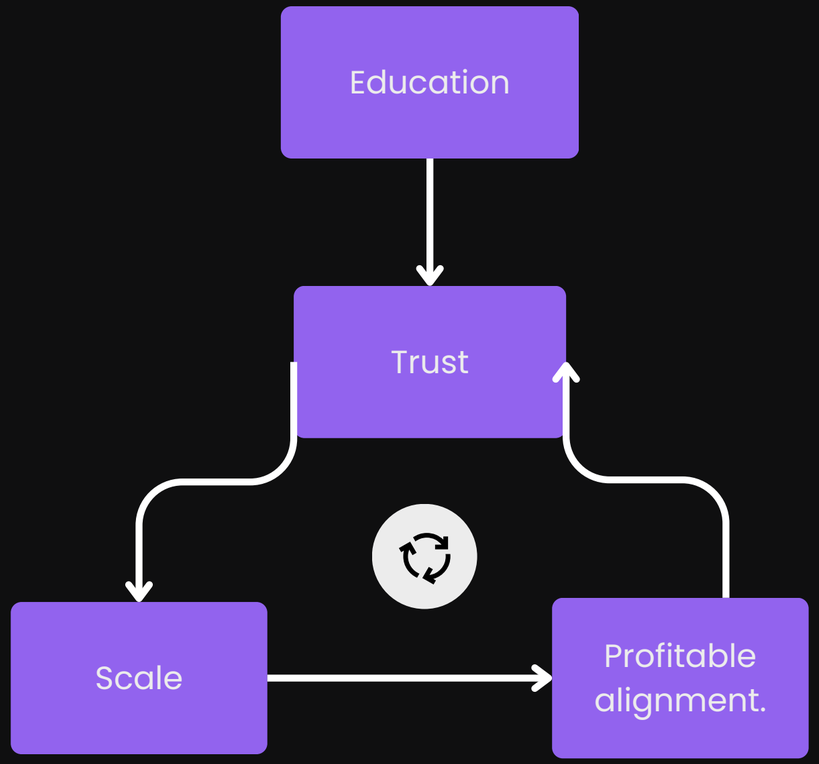
Covers costs, delivers instant value.

Affiliate Layer
Profit & Alignment

Curated marketplace drives growth.

We win only when users win.

Two Revenue Layers



Virtuous Cycle

Proof of Demand: **B2B + B2C Momentum**

1. B2B Traction

- **10+ validated discovery calls** with neobanks & credit unions
- Active pipeline: 3 challenger banks + 1 major card issuer
- **2M+ potential users**

chime · nu · Revolut · SoFi · N26 · monzo · OakNorth

2. B2C Validation

- **130K+** Substack subscribers (financial education demand)
- **21K** podcast listeners + **17K** social followers (loyal audience)
- Alpha app: 50 beta testers → **95% satisfaction**

A $5.7B Financial Wellness Market — Growing Fast

$5.7B TAM — Global financial wellness + personal finance apps.

$3.5–5.0B SAM — Gen Z & Millennials in NA & Europe willing to pay.

$10–20M SOM — 5-year target with <1% SAM capture by acquiring 100=200k subs

Our GTM: **Trust Over CAC**

The Problem – **CAC Trap**

- $1,450 CAC (avg) → Unsustainable acquisition cost.
- 37% Retention → Broken LTV.
- Market size isn't the blocker — acquisition economics are.

$1,450
CAC (industry avg)

37%
Retention (unsustainable LTV)

Our Advantage – **Zero-CAC + High Retention**

- Partnerships + product-led loops → bypass paid CAC.
- Wellness outcomes → drive retention + LTV.

From **Beachheads to Platforms**

B2B2C Beachheads

Phase 1

(0–1 years)

- Partner with neobanks / credit issuers → free value-add.
- Outcome: 0 CAC, 2–3 anchor case studies.

Scale Partnerships

Phase 2

(1–3 years)

- Expand B2B playbook → prove ROI via engagement + cross-sell.
- SEO-led funnel → B2C at ~$1/month.

Viral Loops + Integrations

Phase 3

(1–3 years)

- “Give a month, get a month” → viral, low-cost growth.
- White-label API/SDK → Tier-1 banks & Big Tech.

Partnership Integration Tiers

Tier 1
Co-marketing (light, fast start)

Tier 2
Embedded feature (seamless).

Tier 3
White-label platform (core infra).

Premium Guidance. Mass-Market Price. **Unmatched Position**

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$1/month → Premium-quality guidance at scale.

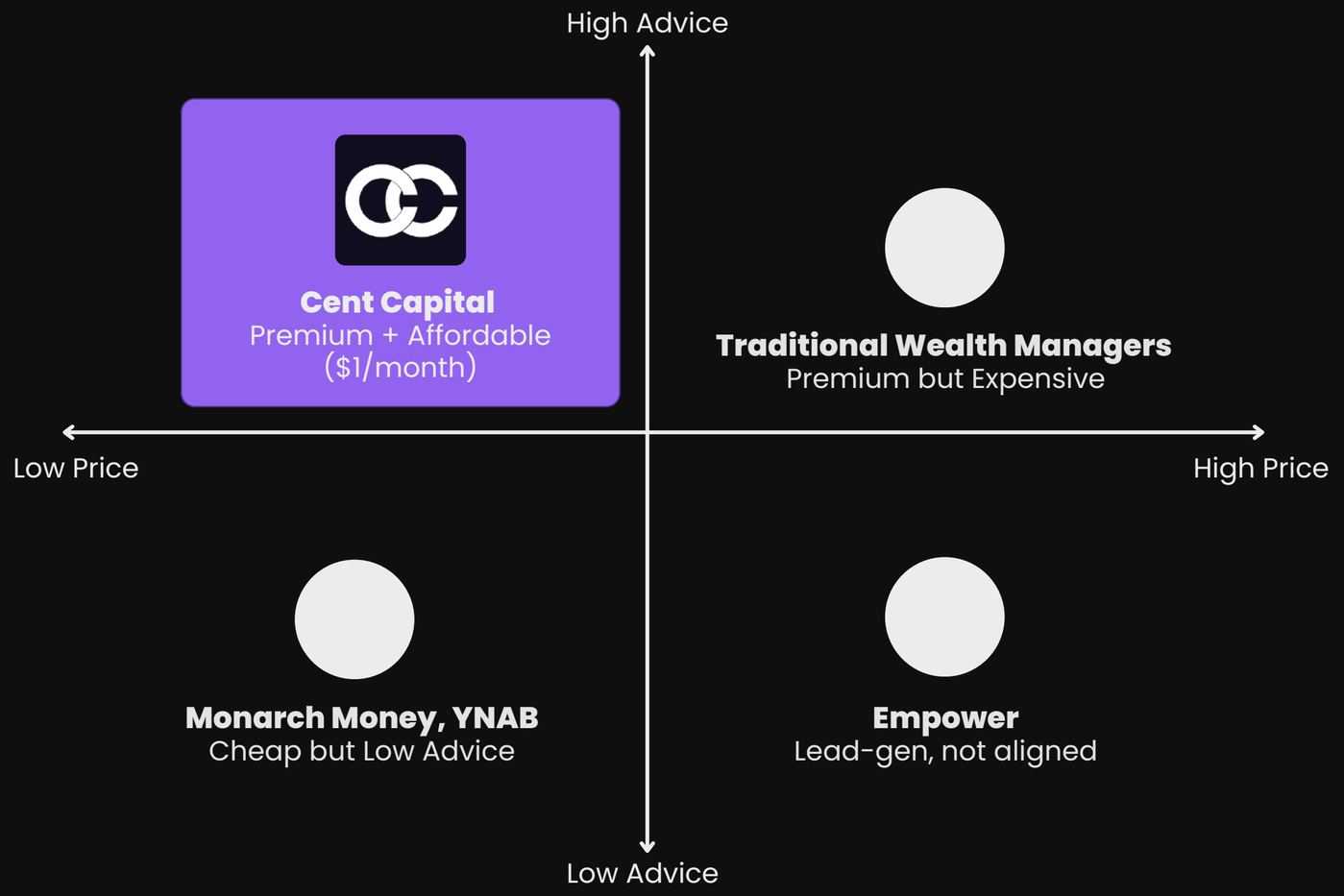
Affordable. Outcome-aligned. Defensible moat.

Others

Premium advisors → Excludes 99%.

Tools → $12–15/mo (too expensive).

“Free” advice → Leads-driven, misaligned.



Why We Will Win: **Moats That Scale**

Counter-Positioning

$1 hybrid model + curated affiliate = hard to copy.

Incumbents can't follow without cannibalizing.

Regulatory Advantage

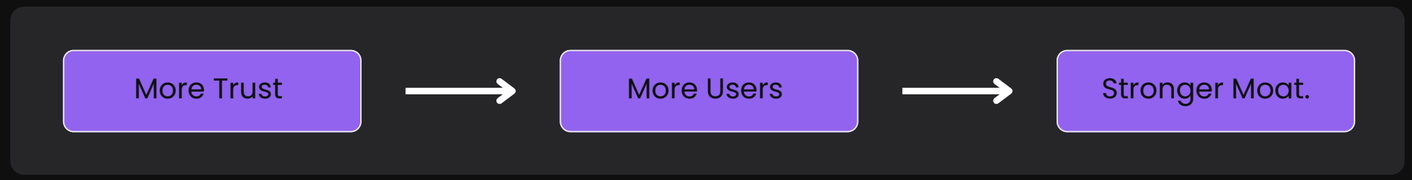
"Education, Not Advice" → compliant at global scale.

Mission Moat

SDG-aligned brand builds trust, partnerships, and talent.

Unreachable to purely profit-driven models.

Compounds with scale



The Long-Term Vision:

From App → Industry Infrastructure

Stage 1 (1-5 years)

Build the Foundation

Lead global financial education.

B2B2C at scale → millions onboarded.

Outcome: Largest financial behavior dataset.

Stage2 (5-7 years)

Climb the Value Chain

Add regulated, mission-aligned services.

Examples: low-cost robo, ethical credit.

Outcome: Licensed, trusted ecosystem.

Stage 3 (7+ years)

Become the Infrastructure

Train proprietary finance LLM on unique dataset.

License as B2B SaaS to banks, credit unions, wealth managers.

Outcome: Cent powers the industry backbone.

Profitable Growth, By Design

Gross Margin

85%

Software-driven model → 85%+ from Day 1.

CAC

Zero

B2B2C partnerships → near-zero CAC acquisition.

ARR

$9.2M

Lean 35-person team → $9.2M ARR.

The Ask

$3M Seed

(18–24 mo runway)

50%	Product Development
30%	GTM
20%	Ops & Legal

The Team

Proven Operators. Global Scale Experience

Founder & CEO

Shivam Singh

Ex–D.E. Shaw (quant AI models for trading).
Led Generative AI Marketing @ Amazon (AWS).
MBA: Michigan Ross/LSE.

Founder & CCO

Miriam Odabe

Scaled brands (Budweiser, Dentsu Aegis Network).
Drove multi-million revenue growth.
Michigan Ross MBA, Forte Fellow.

Founder & CTO

Brijesh Bhalodiya

Principal Engineer @ Visa (mission-critical infra).
Eng. Manager @ Swiggy (250M+ users).

Founding Designer & Head of Brand

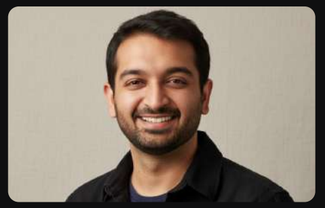
Abhiraj Pattem

Ex-Head of Design, Generative AI Startup.

Advisor, Investments & Strategy

Bryant Burciaga

Equity Research, Michigan Ross MBA.



Advisor, Machine Learning

Mayank Agarwal

Gemini Gen AI Engineer (Google), Ex-TikTok, Ex-Meta.

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Thank You

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